

## Tips For Purchasing Medicare Supplement Insurance

- New laws now require an agent who sells a Medicare supplement policy to anyone who already has a Medicare supplement policy to have the applicant sign a replacement form agreeing to drop all other individual Medicare supplements.
- The experts say that one good Medicare supplement is sufficient health insurance to complement Medicare Parts A and B.
- When making application for a Medicare supplement plan answer all health questions accurately **yourself**.
- Remember that a policyholder has 30 free-look days during which he/she can return the policy for a full refund.
- If purchasing the policy through a local insurance agent, remember to get the company's local address and telephone number as well as the address and phone number of the insurance agent.
- If purchasing a Medicare supplement policy through an insurance agent, always use a check made payable to the insurance company. **Do not** make the check payable to the insurance agent, and **do not** pay with cash.
- Ask the local insurance agent about any special rates or discount features.
- Remember that providers may not always file claims on Medicare supplement insurance. It is your responsibility to make sure the claims are filed.
- Remember that persons eligible for Medicare younger than age 65 due to disability have only limited access to Medicare supplement insurance.
- Medicare supplement policies sold after January 1992 are standardized. There are no differences in these standard plans among insurance carriers. The benefits in older plans issued prior to 1992 may differ somewhat from company to company.
- Read the material contained in the Guide to Medicare Supplement Insurance in Kentucky carefully. If you have questions, contact your insurance agent or the Kentucky Office of Insurance at 800-595-6053 or 502-564-6088.